

# Landscape of Investment Financing Options



## DSCR

### Target Audience:

Multiple-property owners, focused on cash flow, minimal documentation.

### Scenario:

Sally is an experienced investor with 12 properties. She's focused on maximizing cash flow – rent in, rent out. This program offers Sally hassle-free financing.

### Program Highlights:

- Loans up to \$1,500,000 (higher with compensating factors)
- Cash out up to \$500,000
- No limit on number of properties owned, finance up to 10 properties for 1 investor
- Interest-only payments for 10 years with a 40-year term – great for qualification and cash flow



## FULL DOC

### Target Audience:

Interested in low rates, DTI is too tight for conventional financing.

### Scenario:

Joe and Suzy have a primary residence but want to purchase investment homes in their neighborhood. They want the lowest rate and to maximize their DTI ratio. This program calculates their DTI ratio differently from Fannie/Freddie.

### Program Highlights:

- DTI calculations done differently for borrowers with other rental properties
- Accept 1-year full docs



## FOREIGN NATIONAL

### Target Audience:

Foreign Nationals looking to purchase investment properties in the U.S.

### Scenario:

Carlos lives in Mexico. He visits Los Angeles often and wants to add a couple of investment properties to his portfolio. He decides L.A. is a profitable market to invest in. This program positions him to get financing instead of paying cash.

### Program Highlights:

- Income verification letter from employer or CPA accepted
- No tax returns required
- Foreign credit report allowed
- Foreign assets can be used as reserves



## BANK STATEMENT LOANS

### Target Audience:

Self-employed borrowers who use their bank statements to buy an investment property.

### Scenario:

James owns real estate in Miami and wants to buy more investment properties there because condotels and non-warrantable condos are trending. This program caters to his unique needs as a self-employed borrower with great program options and commonsense underwriting.

### Program Highlights:

- 12- and 24-month programs
- Loan amounts up to \$2,000,000
- 100% owner of the business not required
- Business expense ratio as low as 10%



## FIX AND FLIP

### Target Audience:

Investors who intend to renovate a property and exit with the sale of the property or a refinance into a long-term rental loan.

### Scenario:

Sarah, an aspiring Fix and Flip investor, sees an opportunity to renovate an older house in her neighborhood and flip it for a profit. This program allows her to purchase, renovate, and sell the property for a substantial profit.

### Program Highlights:

- Decisions and term sheets are typically issued in hours, not days
- Any level of investor experience
- Credit scores as low as 660
- Non Owner-occupied up to four units
- Total loan amount is up to 85% of the total cost (maximum after repair value LTV 70%)
- 12-month loan term with Interest-only payments



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